Case 16-24943 Doc 1 Filed 08/03/16 Entered 08/03/16 12:24:48 Desc Main Document Page 1 of 66

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture	Betty First name A Middle name	First name Middle name	_
	identification to your meeting with the trustee.	Thompson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	-
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1335		

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Case number (if known)

Debtor 1 Betty A Thompson

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	4 W 407th Phase 4st flags	If Debtor 2 lives at a different address:
		1 W 137th Place 1st floor Riverdale, IL 60827	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
		··	

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Document Case number (if known) Debtor 1 Betty A Thompson

7.	The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 34 (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						C. § 342(b) for Individe	uals Filing for Bankruptcy
	choosing to file under	☐ Ch	apter 7					
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		■ Ch	apter 13					
8.	How you will pay the fee	-	about how you	entire fee when I file my pe u may pay. Typically, if you an attorney is submitting your pa address.	re paying	the fee yourself, y	ou may pay with cash	n, cashier's check, or money
				the fee in installments. If yo		e this option, sign	and attach the Applica	ation for Individuals to Pay
			•	e <i>in Installment</i> s (Official Forn t my fee be waived (You ma	,	this option only if	you are filing for Char	oter 7. Ry law, a judge may
		! ;	but is not requapplies to you	iried to, waive your fee, and r ir family size and you are una n to Have the Chapter 7 Filin	nay do so ble to pa	o only if your incom y the fee in installr	ne is less than 150% onents). If you choose	of the official poverty line that this option, you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	□ No.						
			,.	Northern District of IL				
			District	(ch. 7)	When	10/08/08	Case number	08-26971
			District		When		Case number	
			District		_ When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor				Relationship to y	ou/ou
			District		When		Case number, if	known
			Debtor				Relationship to y	/ou
			District		_ When		Case number, if	known
11.	Do you rent your residence?	■ No.	Go to li	ne 12.				
		☐ Yes	s. Has you	ur landlord obtained an eviction	on judgm	ent against you ar	nd do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out Initial Statement	About ai	n Eviction Judame	nt Against You (Form	101A) and file it with this

Debtor 1 Betty A Thompson Document Page 4 of 66 Case number (if known)

Par	Report About Any Bu	sinesses `	You Own	as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	e & ZIP Code			
	it to this petition.		Chec	k the appropriate bo	x to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriates. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statementions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the proced J.S.C. 1116(1)(B).					
	For a definition of small	No.	I am r	not filing under Chap	ter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	4: Report if You Own or	Have Anv	Hazardo	ous Property or Any	y Property That Needs Immediate Attention			
	Do you own or have any		· iuzui uc	rae i reperty er ran	, report, macrosco minociato menuen			
1-7.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number Street City State & Zin Code			
					Number, Street, City, State & Zip Code			

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Debtor 1 Betty A Thompson

Case number (if known)

Part 5: Explain Your Effort

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-24943 Doc 1 Filed 08/03/16 Entered 08/03/16 12:24:48 Desc Main Document Page 6 of 66 Case number (if known) Debtor 1 **Betty A Thompson** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000

19.	How much do you
	estimate your assets to
	be worth?

you estimate that you

owe?

□ \$100,001	- \$500,000
□ \$500,001	- \$1 million

\$0 - \$50.000

□ \$50,001 - \$100,000

□ \$500,001 - \$1 million

50-99

100-199 **200-999**

□ \$1.000.001 - \$10 million **\$0 - \$50,000** □ \$50,001 - \$100,000 □ \$100,001 - \$500,000

\$1,000,001 - \$10 million	□ \$500,000,001 - \$1 bill
\$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10
\$50,000,001 - \$100 million	□ \$10,000,000,001 - \$5
\$100,000,001 - \$500 million	☐ More than \$50 billion

□ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion

50,001-100,000

☐ More than 100,000

□ \$500,000,001 - \$1 billion

☐ More than \$50 billion

□ \$1,000,000,001 - \$10 billion

□ \$10,000,000,001 - \$50 billion

Part 7:

For you

to be?

Sign Below

estimate your liabilities

20. How much do you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

5001-10.000

10,001-25,000

□ \$1,000,001 - \$10 million

□ \$10,000,001 - \$50 million

□ \$50,000,001 - \$100 million

□ \$100,000,001 - \$500 million

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Betty A Thompson Signature of Debtor 2 **Betty A Thompson** Signature of Debtor 1 Executed on August 3, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Betty A Thompson Document Page 7 of 66 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Alexand	der Tynkov	Date	August 3, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Alexander Printed name	Tynkov		
Zalutsky 8	Pinski, Ltd.		
111 W. Wa Suite 1550	•		
Chicago, I			
Number, Street,	City, State & ZIP Code		
Contact phone	312-782-9792	Email address	admin@ZAPLawFirm.com
6273193			
Bar number & St	tato		

	Docume	ent Page 8 of 66	
rmation to identify your	case:		
Betty A Thompso	n		
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Betty A Thompso	Betty A Thompson First Name Middle Name First Name Middle Name	Betty A Thompson First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	
		Value o	of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,711.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	14,711.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	14,331.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	4,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	24,439.00
	Your total liabilities	\$	42,770.00
⊃ar	t 3: Summarize Your Income and Expenses		
l.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,133.33
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,765.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Page 9 of 66
Case number (if known) Debtor 1 Betty A Thompson

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

892.57 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clai	m
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	4,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	1,531.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	5,531.00

	2430 10 24340 2	Documen	t Page 10 of 66	10 12.24.40	30 Main
Fill in this info	ormation to identify your o	ase and this filing:			
Debtor 1	Betty A Thompso	Middle Name	Last Name		
Debtor 2	Filst Name	Middle Name	Last Name		
Spouse, if filing)	First Name	Middle Name	Last Name		
Inited States I	Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case number					
					☐ Check if this is an amended filing
Official E	orm 106A/B				
	ıle A/B: Prop	ertv			12/15
each category	, separately list and describe	items. List an asset only onc	e. If an asset fits in more than or		
formation. If m	ore space is needed, attach a lestion.	a separate sheet to this form.	people are filing together, both and on the top of any additional page ou Own or Have an Interest In		
Do you own o	or have any legal or equitable	interest in any residence, bui	ilding, land, or similar property?		
■ No. Go to F	Part 2.				
_	e is the property?				
	c is the property:				
Part 2: Describ	be Your Vehicles				
□ No ■ Yes					
3.1 Make:	Nissan	Who has an interest	t in the property? Check one	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
Model:	Altima	Debtor 1 only		Creditors Who Have Clair	ns Secured by Property.
Year:		Debtor 2 only	stor 2 only	Current value of the entire property?	Current value of the portion you own?
	ormation:		e debtors and another	entire property:	portion you own:
		Check if this is c	ommunity property	\$7,325.00	\$7,325.00
3.2 Make:		Who has an interest	t in the property? Check one	Do not deduct secured cla	
Model:		Debtor 1 only		the amount of any secure Creditors Who Have Clair	
Year:		Debtor 2 only		Current value of the	Current value of the
	nate mileage:	Debtor 1 and Deb	•	entire property?	portion you own?
	ormation:	At least one of the	e debtors and another		
2004 P	ontiac Grand Am	Check if this is constructions)	community property	\$5,816.00	\$5,816.00
Motororoft	sirereft meter homes Al	Vs and other regressional	vehicles other vehicles one	Lacoccorias	
			vehicles, other vehicles, and els, snowmobiles, motorcycle ad		
_	. , ,, ,	, 5	, ,		
■ No					
☐ Yes					

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1	Case 16-2		Doc 1	Filed 08/03/16 Document	Entere Page 1	ed 08/03/16 12 L of 66 Case number		Desc Main	
5 Add the	e dollar value of you have attache	the portion ed for Part 2	you own f 2. Write tha	or all of your entries	from Part 2, i	ncluding any entries	i for =>	\$13,1	41.00
Part 3: De	scribe Your Perso	nal and Hou	sehold Items	6					
Do you ov	vn or have any le	gal or equi	itable inter	est in any of the follo	wing items?			Current value portion you ov Do not deduct s claims or exem	vn? secured
<i>Exampl</i> □ No □	old goods and for es: Major applian Describe		e, linens, ch	nina, kitchenware					F 1.01.01
		4 rooms	of furnitu	re and household	goods				\$700.00
■ No	es: Televisions ar			stereo, and digital equ ia players, games	ipment; comp	uters, printers, scanne	ers; music col	lections; electronic	devices
Example No	bles of value es: Antiques and other collection			nts, or other artwork; b	ooks, pictures,	or other art objects;	stamp, coin, c	or baseball card coll	ections;
Exampl	ent for sports ar es: Sports, photo musical instru Describe	graphic, exe	ercise, and c	other hobby equipment	; bicycles, poc	l tables, golf clubs, sk	xis; canoes ar	nd kayaks; carpentr	y tools;
■ No		, shotguns,	ammunitior	n, and related equipme	nt				
□ No		othes, furs, le	eather coats	s, designer wear, shoe	s, accessories				
		used per	sonal clo	thing					\$500.00
■ No □ Yes. 13. Non-fa		•	, ,	engagement rings, we	dding rings, he	eirloom jewelry, watch	nes, gems, go	ld, silver	

14. Any other personal and household items you did not already list, including any health aids you did not list ■ No

☐ Yes. Describe.....

 $\hfill\square$ Yes. Give specific information.....

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Case number (if known) Document Debtor 1 **Betty A Thompson** 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,200.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Bank of America** \$370.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No

Institution name or individual: ☐ Yes.

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

De	ebtor 1	Betty A Thompson	Document	Page 13 of 66 Case number (if known)	
25.	Trusts, ■ No	equitable or future interests in property	(other than anythin	g listed in line 1), and rights or powers exe	ercisable for your benefit
		Give specific information about them			
26.	Examp ■ No	s, copyrights, trademarks, trade secrets, process: Internet domain names, websites, proc			
	⊔ Yes.	Give specific information about them			
27.		es, franchises, and other general intangioles: Building permits, exclusive licenses, co		n holdings, liquor licenses, professional licens	ses
	_	Give specific information about them			
M	oney or _l	property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.		unds owed to you			
	■ No □ Yes.	Give specific information about them, include	ding whether you alre	ady filed the returns and the tax years	
29.	Examp	support bles: Past due or lump sum alimony, spousa Give specific information	al support, child suppo	ort, maintenance, divorce settlement, property	v settlement
30.	Examp ■ No	amounts someone owes you les: Unpaid wages, disability insurance pay benefits; unpaid loans you made to so Give specific information	•	efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31.	Examp	ts in insurance policies bles: Health, disability, or life insurance; hea	lth savings account (HSA); credit, homeowner's, or renter's insura	nce
	■ No	Name the Samuel and Samuel and Samuel	or and Pat Starration		
	□ Yes.	Name the insurance company of each polic Company name:	ey and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someo	ne has died.		d surance policy, or are currently entitled to rec	eive property because
	⊔ Yes.	Give specific information			
33.		against third parties, whether or not you les: Accidents, employment disputes, insur			
	☐ Yes.	Describe each claim			
34.	■ No	contingent and unliquidated claims of ev	ery nature, includin	g counterclaims of the debtor and rights to	o set off claims
٥-					
35.	Any fin	ancial assets you did not already list			
	☐ Yes.	Give specific information			

Official Form 106A/B Schedule A/B: Property page 4

Debtor 1	Betty A Thompson	ent Page 14 01 66 Case number (if known)	
	d the dollar value of all of your entries from Part 4, inc Part 4. Write that number here		\$370.00
Part 5:	Describe Any Business-Related Property You Own or Have ar	n Interest In. List any real estate in Part 1.	
37. Do yo	u own or have any legal or equitable interest in any business	-related property?	
No.	Go to Part 6.		
☐ Yes.	Go to line 38.		
	Describe Any Farm- and Commercial Fishing-Related Propert f you own or have an interest in farmland, list it in Part 1.	y You Own or Have an Interest In.	
46. Do y	ou own or have any legal or equitable interest in any f	arm- or commercial fishing-related property?	
■ N	lo. Go to Part 7.		
ΠY	es. Go to line 47.		
Part 7:	Describe All Property You Own or Have an Interest in The	at You Did Not List Above	
	ou have other property of any kind you did not already mples: Season tickets, country club membership	y list?	
	s. Give specific information		
54. Ad	d the dollar value of all of your entries from Part 7. Wr	ite that number here	\$0.00
Part 8:	List the Totals of Each Part of this Form		
55. Par	t 1: Total real estate, line 2		\$0.00
56. Par	t 2: Total vehicles, line 5	\$13,141.00	
57. Par	t 3: Total personal and household items, line 15	\$1,200.00	
58. Par	t 4: Total financial assets, line 36	<u>\$370.00</u>	
	t 5: Total business-related property, line 45	\$0.00_	
	t 6: Total farm- and fishing-related property, line 52	<u> </u>	
61. Par	t 7: Total other property not listed, line 54	+ \$0.00	

\$14,711.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$14,711.00

\$14,711.00

(Case 16-24943	Doc 1	Filed 08/03/16 Document	Entered 08/03/16 12:24:48 Page 15 of 66	Desc Main	
Fill in this infe	ormation to identify yo	ur case:				
Debtor 1	Betty A Thomp					
Debtor 2	First Name	Mic	ldle Name	Last Name		
(Spouse if, filing)	First Name	Mic	Idle Name	Last Name		
United States	Bankruptcy Court for the	e: NORTH	IERN DISTRICT OF ILL	INOIS		
Case number						
(if known)					Check if this is an amended filing	
Official F	orm 106C					
Schedu	ıle C: The P	ropert	ty You Clair	m as Exempt		4/16
Be as complete	and accurate as possib	ole. If two ma	rried people are filing to	gether, both are equally responsible for suppl	ying correct information.	Using

ing the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the

	•	licable statutory amount.
Pa	rt 1:	Identify the Property You Claim as Exempt
1.	Whic	h set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
	■ Yo	u are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Check only one box for each exemption. Copy the value from Schedule A/B 2004 Pontiac Grand Am 735 ILCS 5/12-1001(c) \$5,816.00 \$2,400.00 Line from Schedule A/B: 3.2 100% of fair market value, up to any applicable statutory limit 4 rooms of furniture and household 735 ILCS 5/12-1001(b) \$700.00 100% goods Line from Schedule A/B: 6.1 100% of fair market value, up to any applicable statutory limit used personal clothing 735 ILCS 5/12-1001(a) \$500.00 100% Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Checking: Bank of America 735 ILCS 5/12-1001(b) \$370.00 \$370.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit

3.		•	elaiming a homestead exemption of more than \$160,375? To adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
		No	
		Yes.	Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
			No
			Yes
Offi	cial F	orm 1	06C Schedule C: The Property You Claim as Exempt

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Debtor 1 Betty A Thompson

		Document	Page 17	⁷ of 66		
Fill in this information to ide	ntify your	case:				
Debtor 1 Betty A	Thompso	on				
First Name		Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First Name		Middle Name	Last Name			
United States Bankruptcy Cou	rt for the:	NORTHERN DISTRICT OF I	ILLINOIS			
Office Claico Barin aproy Coa	11101 1110.					
Case number (if known)					_	if this is an led filing
						J
Official Form 106D						
Schedule D: Cred	litors	Who Have Claims	s Secured	d by Propert	y	12/15
is needed, copy the Additional Panumber (if known).	age, fill it ou	two married people are filing toge it, number the entries, and attach				
Do any creditors have claims s						
☐ No. Check this box and	submit thi	s form to the court with your oth	er schedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all of the info	ormation be	elow.				
Part 1: List All Secured Cl	laims					
for each claim. If more than one cr	reditor has a	ore than one secured claim, list the or particular claim, list the other credit Il order according to the creditor's na	tors in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Capital One Auto Fin	ance	Describe the property that secure	s the claim:	\$10,331.00	\$7,325.00	\$3,006.00
Creditor's Name		2007 Nissan Altima 140,00	0 miles			
P.O. Box 93016						
Car Payments Long Beach, CA 90809-3016		As of the date you file, the claim i apply. Contingent	S: Check all that			
Number, Street, City, State & Zip		☐ Unliquidated				
Who owes the debt? Check one	e.	Disputed Nature of lien. Check all that apply	V.			
■ Debtor 1 only		☐ An agreement you made (such a		cured		
Debtor 2 only		car loan)	3.3.			
Debtor 1 and Debtor 2 only		☐ Statutory lien (such as tax lien, n	nechanic's lien)			
☐ At least one of the debtors and	another	☐ Judgment lien from a lawsuit	,			
☐ Check if this claim relates to community debt	a	Other (including a right to offset)	pmsi			
Open 02/10 Activ Date debt was incurred 6/21/	Last e	Last 4 digits of account nu	ımber 1001			
<u> </u>						
2.2 Heritage Acceptance)	Describe the property that secure	s the claim:	\$4,000.00	\$5,816.00	\$0.00
Creditor's Name		2004 Pontiac Grand Am				
1420 S Michigan South Bend, IN 4655	_	As of the date you file, the claim i apply. Contingent	S: Check all that			
Number, Street, City, State & Zip	Code	☐ Unliquidated ☐ Disputed				
Who owes the debt? Check one		Nature of lien. Check all that apply	y.			
Debtor 1 only		An agreement you made (such a car loan)	as mortgage or sec	cured		
Debtor 2 only		_				
Debtor 1 and Debtor 2 only		Statutory lien (such as tax lien, n	nechanic's lien)			
At least one of the debtors and	another	☐ Judgment lien from a lawsuit				

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Debtor	1 Betty A Th	ompson		Case nur	mber (if know)	
	First Name	Middle Nam	e Last Name			
	ck if this claim re nmunity debt	lates to a	Other (including a right to offset)			
Date de	ebt was incurred	Opened 4/20/09 Last Active 9/26/12	Last 4 digits of account number	1001		
If this Write	is the last page of that number here	of your form, add the:	umn A on this page. Write that number e dollar value totals from all pages. a Debt That You Already Listed	here:	\$14,331.00 \$14,331.00	
trying to	o collect from you e creditor for any	u for a debt you owe	e to someone else, list the creditor in Pour listed in Part 1, list the additional cre	art 1, and then list the	sted in Part 1. For example, if a collection agency is e collection agency here. Similarly, if you have more o not have additional persons to be notified for any	
(Name, Number, St Capital One A 3905 N. Dallas Plano, TX 750	s Parkway) Code		count number 1001	
(Name, Number, St Capital One A Po Box 30258 Salt Lake City		o Code	On which line in P	eart 1 did you enter the creditor? _2.1_	
ļ	Name, Number, St Hertg Accpt 121 S Main St Elkhart, IN 46	-	o Code	On which line in P	art 1 did you enter the creditor? _2.2_	

Document Page 19 of 66 Fill in this information to identify your case: Debtor 1 **Betty A Thompson** Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim Priority** Nonpriority 2.1 **Internal Revenue Service** \$4,000.00 \$4,000.00 \$0.00 Last 4 digits of account number Priority Creditor's Name Dept of the Treasury When was the debt incurred? 2010 P.O. Box 21126 Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes back taxes Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more

Total claim

Part 2.

than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of

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Debtor 1 Betty A Thompson Case number (if know) 4.1 \$937.00 America S Financial Choice Last 4 digits of account number 2286 Nonpriority Creditor's Name **Accounts Receivable Ma** When was the debt incurred? Opened 8/01/11 875 N Michigan Ave # 312 Chicago, IL 60611 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify CollectionAttorney ☐ Yes **America S Financial Choice** 4.2 Last 4 digits of account number 2286 \$0.00 Nonpriority Creditor's Name Accounts Receivable Ma When was the debt incurred? **Opened 08/11** 910 W Van Buren St Ste 1 Chicago, IL 60607 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collection Other. Specify 4.3 America's Fi Last 4 digits of account number \$936.00 2173 Nonpriority Creditor's Name Opened 6/17/10 Last Active 1415 W 22nd St. When was the debt incurred? 6/30/10 Oak Brook, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unsecured ☐ Yes

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Debtor 1 Betty A Thompson Case number (if know) 4.4 \$0.00 Amex Last 4 digits of account number 4043 Nonpriority Creditor's Name American Express Special Opened 1/01/93 Last Active Research When was the debt incurred? 2/01/11 Po Box 981540 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify CreditCard - notice only ☐ Yes 4.5 \$460.00 **ARS/Account Resolution Specialist** Last 4 digits of account number 3571 Nonpriority Creditor's Name Po Box 459079 When was the debt incurred? Sunrise, FL 33345 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Med1 02 Sullivan Urgent Aid Centers 4.6 **Capital One** Last 4 digits of account number \$1,216.00 1316 Nonpriority Creditor's Name Po Box 30285 Opened 09/07 Last Active Po Box 62180 When was the debt incurred? 6/24/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Betty A Thompson Case number (if know) 4.7 \$1,388.00 Capital One, N.a. Last 4 digits of account number 0320 Nonpriority Creditor's Name Capital One Bank (USA) N.A. Opened 3/01/09 Last Active Po Box 30285 When was the debt incurred? 5/03/12 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify CreditCard ☐ Yes Capital One, N.a. 4.8 Last 4 digits of account number 1316 \$722.00 Nonpriority Creditor's Name Capital One Bank (USA) N.A. Opened 9/01/07 Last Active Po Box 30285 When was the debt incurred? 9/24/12 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes CreditCard Other. Specify 4.9 Chase Last 4 digits of account number 0260 \$198.00 Nonpriority Creditor's Name Opened 11/01/07 Last Active P.o. Box 15298 When was the debt incurred? 9/24/12 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify CreditCard ☐ Yes

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Debtor 1 Betty A Thompson Case number (if know) 4.1 Chase 0257 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 6/11/03 Last Active Po Box 24696 When was the debt incurred? 12/01/06 Columbus, OH 43224 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **FHA Real Estate Mortgage** Other. Specify **Chase Card Services** 0260 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/22/07 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 10/26/12 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit Card Other. Specify 4.1 \$0.00 Chase Mtg 3132 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/03 Last Active Po Box 24696 When was the debt incurred? 6/28/07 Columbus, OH 43224 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify FHA Real Estate Mortgage ☐ Yes

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Case number (if know)

Debtor 1 Betty A Thompson 4.1 City of Chicago 1422 \$858.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Department of Revenue When was the debt incurred? 121 N. LaSalle St. Rm. 107A Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify parking tix 4.1 **CMRE Financial Services** 3889 \$315.00 Last 4 digits of account number Nonpriority Creditor's Name 3075 E Imperial Hwy When was the debt incurred? **Opened 01/16** Suite 200 Brea, CA 92821 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Radiology Imaging** ☐ Yes Other. Specify Consultants 4.1 **CMRE Financial Services** 3890 \$255.00 Last 4 digits of account number Nonpriority Creditor's Name 3075 E Imperial Hwy When was the debt incurred? **Opened 01/16** Suite 200 Brea, CA 92821 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts Collection Attorney Radiology Imaging ☐ Yes Other. Specify Consultants

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Debtor 1 Betty A Thompson Case number (if know) 4.1 **Comcast Cable Communications** 4929 \$823.00 Last 4 digits of account number 6 Nonpriority Creditor's Name **Enhanced Recovery Corp** When was the debt incurred? Opened 2/01/12 8014 Bayberry Rd Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CollectionAttorney ☐ Yes 4.1 Comed 4531 \$356.00 Last 4 digits of account number Nonpriority Creditor's Name Associated Receivable Opened 4/01/12 When was the debt incurred? 1058 Claussen Rd Ste 110 Augusta, GA 30907 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CollectionAttorney ☐ Yes 4.1 Comenity Bank/Newport News 8740 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 03/06 Last Active Po Box 182125 When was the debt incurred? 6/25/06 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account T Yes

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Debtor 1 Betty A Thompson Case number (if know) 4.1 **Consumer Portfolio Svc** 5791 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Attn: Bankruptcy Opened 9/01/04 Last Active 16355 Laguna Canyon Rd When was the debt incurred? 3/31/09 Irvine, CA 92618 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Automobile 4.2 **Credit One Bank** 7034 \$1,455.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 12/01/07 Last Active Po Box 98873 When was the debt incurred? 5/07/12 Las Vegas, NV 89193 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes CreditCard Other. Specify 4.2 **Ditech Financial LIc** \$0.00 1938 Last 4 digits of account number Nonpriority Creditor's Name Opened 08/98 Last Active 332 Minnesota St Ste 610 When was the debt incurred? 6/29/07 Saint Paul, MN 55101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Secured

Other. Specify

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Case number (if know)

Debtor 1 Betty A Thompson 4.2 **Fedloan Servicing** 0001 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 1/07/09 Last Active P.O. Box 69184 When was the debt incurred? 1/05/15 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 **Fingerhut** 5227 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/13/09 Last Active 6250 Ridgewood Rd When was the debt incurred? 7/27/11 St Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.2 **Harvard Collection** 5862 \$5,453.00 Last 4 digits of account number Nonpriority Creditor's Name **Harvard Collection Services** When was the debt incurred? **Opened 11/15** 4839 N Elston Avenue Chicago, IL 60630 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney II Dept Of Human Svcs ☐ Yes

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Debtor 1 Betty A Thompson Case number (if know) 4.2 **Hertg Accpt** 1001 \$1,545.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 4/20/09 Last Active 1420 S Michigan When was the debt incurred? 7/31/13 South Bend, IN 46556 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.2 L J Ross And Associate 6750 \$356.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 6099 When was the debt incurred? **Opened 04/16** Jackson, MI 49204 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Comed** ☐ Yes Other. Specify 4.2 Liquid Cash Payday loan 0633 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor 1 Betty A Thompson Case number (if know) 4.2 Metabnk/fhut 5227 \$1,421.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 10/13/09 Last Active 6250 Ridgewood Rd When was the debt incurred? 7/27/11 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ChargeAccount Other. Specify 4.2 Midwest Emergency Associates 3831 \$1,080.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **ARS/Account Resolution Specialist** Po Box 459079 Sunrise, FL 33345 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Collection 4.3 **Montgomery Ward** 6290 \$350.00 0 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/10 Last Active 1112 7th Avenue When was the debt incurred? 8/05/11 Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify ChargeAccount

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Debtor 1 Betty A Thompson Case number (if know) 4.3 **Montgomery Ward 6290** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/10 Last Active 1112 7th Ave When was the debt incurred? 8/05/11 Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 **Next Day Payday Loan** 3915 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Nipsco 2473 \$254.00 Last 4 digits of account number Nonpriority Creditor's Name **Trust Rec Sv** When was the debt incurred? 541 Otis Bowen Drive Munster, IN 46321 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify collection

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Case number (if know) Debtor 1 Betty A Thompson 4.3 **Northwest General Surgeons** 0081 \$0.00 Last 4 digits of account number 4 Nonpriority Creditor's Name **Merchants Credit Guide** Opened 1/01/09 When was the debt incurred? 223 W. Jackson Blvd., Ste 400 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CollectionAttorney ☐ Yes 4.3 **Resurrection Medical Center** 4393 \$341.00 Last 4 digits of account number 5 Nonpriority Creditor's Name **Grant & Weber** Opened 10/01/10 When was the debt incurred? 26575 W. Agoura Rd. Calabasas, CA 91302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CollectionAttorney ☐ Yes 4.3 **Resurrection Medical Center** 4392 \$289.00 Last 4 digits of account number 6 Nonpriority Creditor's Name **Grant & Weber** When was the debt incurred? Opened 10/01/10 26575 W. Agoura Rd. Calabasas, CA 91302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CollectionAttorney ☐ Yes

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Debtor 1 Betty A Thompson 4.3 Us Dept Ed 0301 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 1030 When was the debt incurred? **Opened 01/09** Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.3 **Us Dept Of Education** 6236 \$1,531.00 8 Last 4 digits of account number Nonpriority Creditor's Name **Attn: Borrowers Service Dept** Opened 1/01/09 Last Active Po Box 5609 When was the debt incurred? 10/22/12 Greenville, TX 75403 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.3 **US Dept of Education** Last 4 digits of account number 6236 \$0.00 Nonpriority Creditor's Name Opened 1/07/09 Last Active Attn: Bankruptcy 8/20/13 Po Box 16448 When was the debt incurred? Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational**

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Debtor 1 Betty A Thompson Case number (if know) 4.4 0 **US Dept of Education** 3351 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 1/07/09 Last Active Po Box 16448 When was the debt incurred? 2/11/10 Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.4 Village Of Riverdale 1035 \$250.00 Last 4 digits of account number Nonpriority Creditor's Name Mcsi Inc When was the debt incurred? Po Box 327 Palos Heights, IL 60463 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify collection 4.4 \$250.00 Village Of Riverdale 1037 Last 4 digits of account number Nonpriority Creditor's Name Mcsi Inc When was the debt incurred? Po Box 327 Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify collection

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Case number (if know)

DCDIO	Betty A Monipson		Oasc i	idilibei (ii kilo		
4.4 3	Village Of South Holland II	Last 4 digits of account number	4823		-	\$200.00
	Nonpriority Creditor's Name Penn Credit Po Box 988	When was the debt incurred?				
	Harrisburg, PA 17108					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check	all that apply		
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a sep	aration ag	reement or div	orce that you did not	
	Is the claim subject to offset?	report as priority claims		•	·	
	■ No	Debts to pension or profit-sharing	ng plans,	and other simi	lar debts	
	Yes	Other. Specify Collection				
4.4	Village Of South Holland II	Last 4 digits of account number	4288			\$200.00
4	Nonpriority Creditor's Name	Last 4 digits of account number			-	Ψ200.00
	Penn Credit	When was the debt incurred?				
	Po Box 988					
	Harrisburg, PA 17108 Number Street City State Zlp Code		in Observ			
	Who incurred the debt? Check one.	As of the date you file, the claim	is. Check	t all that apply		
	Debtor 1 only	O continuent				
		Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d alaim.			
	At least one of the debtors and another	Student loans	u Ciaiii.			
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sep		roomont or div	varion that you did not	
	Is the claim subject to offset?	report as priority claims		•	·	
	■ No	Debts to pension or profit-sharing	•	and other simi	iar debts	
	Yes	Other. Specify Collection				
Part 3	List Others to Be Notified About a Deb	ot That You Already Listed				
is try have notifi	his page only if you have others to be notified a ring to collect from you for a debt you owe to so more than one creditor for any of the debts that ied for any debts in Parts 1 or 2, do not fill out o	meone else, list the original creditor in you listed in Parts 1 or 2, list the add submit this page.	n Parts 1 itional cr	or 2, then list editors here.	the collection agency If you do not have add	here. Similarly, if you
Name a Comb		On which entry in Part 1 or Part 2 did you Line 4.17 of (<i>Check one</i>):	_	J		
	coln Center	`	_		Priority Unsecured Clain	
Attn:	Bkcy Group-Claims rtment	•	■ Part 2:	Creditors with	Nonpriority Unsecured C	Claims
Oakb	rook Terrace, IL 60181					
		_ast 4 digits of account number				
Part 4	Add the Amounts for Each Type of Un	secured Claim				
	I the amounts of certain types of unsecured clair of unsecured clair of unsecured claim.	ms. This information is for statistical	reporting	purposes on	ly. 28 U.S.C. §159. Add	the amounts for each
				-	Total Claim	
	6a. Domestic support obligations		6a.	\$	0.00	
	Total					
from l	laims Part 1 6b. Taxes and certain other debts	you owe the government	6b.	\$	4,000.00	
		njury while you were intoxicated	6c.	\$	0.00	
	6d. Other. Add all other priority uns	ecured claims. Write that amount here.	6d.	\$	0.00	

Official Form 106 E/F

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Debtor 1 Betty A Thompson

	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 4,000.00
Total	6f.	Student loans	6f.	\$ Total Claim 1,531.00
claims from Part 2	6g.	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 22,908.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 24,439.00

			111 FAUE 30 01 00		
Fill in this infor	mation to identify your	case:			
Debtor 1	Betty A Thompson				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS			
Case number					
(if known)					

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	ent Page 37 o	ot 66	
Fill in this	information to identify your	case:			
Debtor 1	Dotty A Thomps				
Deptor 1	Betty A Thompson	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num (if known)	ber				☐ Check if this is an
()					amended filing
					1
Officia	I Form 106H				
	lule H: Your Cod	lobtore			40/45
Sched	iule n. Toul Cou	enroi 2			12/15
	and case number (if known you have any codebtors? (If			e as a codebtor.	
■ No □ Yes	S				
Arizon No.	hin the last 8 years, have you na, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		ty states and territories include)
in line Form out Co	e 2 again as a codebtor only 106D), Schedule E/F (Officia olumn 2. Column 1: Your codebtor	if that person is a guaran I Form 106E/F), or Sched	tor or cosigner. Make	sure you have listed to 06G). Use Schedule D,	ng with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill editor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedul	es that apply:
3.1				☐ Schedule D, lir	ne.
	Name			☐ Schedule E, iii	
				☐ Schedule G, lir	
_					
	Number Street City	State	ZIP Code		
	City	State	ZIP Code		
3.2				□ Cobodulo D 15	
	Name			□ Schedule D, lir □ Schedule E/F,	
				☐ Schedule G, lir	
				— Schedule G, Ilf	IE
	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify	your case.							
	,	A Thompson							
	btor 2				_				
Uni	ited States Bankruptcy Court	for the: NORTHERN DISTRI	CT OF ILLINOIS		_				
_	se number		-				nt showing	postpetition	chapter
0	fficial Form 106l				_	/M / DD/ Y		owing date.	
_	chedule I: Your				ıv	/IIVI / DD/ T	111		12/15
sup spo atta	plying correct information. use. If you are separated a	as possible. If two married peo If you are married and not fili nd your spouse is not filing w form. On the top of any addit	ng jointly, and your ith you, do not inclu	spouse is de inforn	s living with nation abou	you, inclu t your spo	ide informa use. If mor	ation about e space is r	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-fili	ng spouse	
	If you have more than one attach a separate page wit information about additional	h Employment status*	■ Employed□ Not employed			☐ Emplo	•		
	employers.	Occupation	Mail Handler						
	Include part-time, seasona self-employed work.	ıl, or Employer's name	Integrity Staffin	g					
	Occupation may include st or homemaker, if it applies		401 Laraway Ro Joliet, IL 60433	oad					
		How long employed t			for Addition	nal Emplo	yment Info	rmation	
Pai	Give Details Abo	out Monthly Income							
	imate monthly income as our unless you are separated	f the date you file this form. If	you have nothing to r	eport for a	any line, write	e \$0 in the	space. Incli	ude your nor	n-filing
	ou or your non-filing spouse he space, attach a separate sl	nave more than one employer, cheet to this form.	ombine the informatio	n for all e	mployers for	that perso	n on the line	es below. If y	ou need
					For De	btor 1	For Debt non-filin	or 2 or g spouse	
2.	, ,	s, salary, and commissions (bonthly, calculate what the month		2.	\$1	,733.33	\$	N/A	
3.	Estimate and list monthly	y overtime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income.	Add line 2 + line 3.		4.	\$1,7	33.33	\$	N/A	

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Deb	tor 1	Betty A Thompson	-	Ca	se number (if known)				
					or Debtor 1	non-f	ebtor 2		
	Cop	by line 4 here	4.	\$	1,733.33	\$		N/A	_
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	. \$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	-	N/A	=
	5d.	Required repayments of retirement fund loans	5d.	. \$	0.00	\$		N/A	_
	5e.	Insurance	5e.		0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	\$	0.00	\$		N/A	_
	5g.	Union dues	5g.		0.00	\$		N/A	_
	5h.	Other deductions. Specify:	5h.	.+ \$	0.00	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,733.33	\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. \$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.	. \$	0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d.	. \$	0.00	\$		N/A	_
	8e.	Social Security	8e.	. \$	0.00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$		\$		N/A	_
	8g.	Pension or retirement income	8g.		0.00			N/A	_
	8h.	Other monthly income. Specify: 2nd job	8h.	.+ \$	400.00	+ >		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	400.00	\$		N/A	4
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,133.33 + \$		N/A	= \$	2,133.33
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ	·		14/7	\ \ \ \ \ \ \	2,100.00
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not excify:	depe				hedule 11.	_	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certain lies					12.	\$	2,133.33
13.	Do	you expect an increase or decrease within the year after you file this form	?					Combi month	ned ly income
		No.							
	17	VOC EVOIDIO: I							

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Debtor 1 Betty A Thompson Ca	ase number (if known)
------------------------------	-----------------------

Official Form B 6l Attachment for Additional Employment Information

Debtor		
Occupation		
Name of Employer	Classic Care	
How long employed		
Address of Employer		

Official Form 106I Schedule I: Your Income page 3

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Fill in this i	nformation to identify yo	our case:			1		
Debtor 1	Betty A Tho				Che	eck if this is:	
	Betty A Thor	прэоп				An amended filing	
Debtor 2 (Spouse, if fi	iling)					A supplement shown 13 expenses as of	ving postpetition chapter the following date:
United State	s Bankruptcy Court for the	: NORTH	ERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
Case number (If known)	er						
Officia	l Form 106J				ı		
Sched	dule J: Your	Exper	ises				12/15
Be as com	plete and accurate as	possible eded, atta	. If two married people ar ch another sheet to this	e filing together, be form. On the top of	oth are equ any additi	ually responsible fo ional pages, write y	or supplying correct your name and case
	Describe Your House	hold					
	s a joint case?						
	o. Go to line 2. es. Does Debtor 2 live	in a separ	ate household?				
	□ No	•	al Form 106J-2, Expenses	for Separate House	e <i>hold</i> of Deb	otor 2.	
2. Do yo	ou have dependents?	■ No					
Do no Debto	ot list Debtor 1 and or 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	ot state the						□ No
deper	ndents names.						□ Yes □ No
							☐ Yes
							□ No
							☐ Yes
							□ No □ Yes
3. Do yo	our expenses include	_	No				⊔ Yes
exper	nses of people other t self and your depende	han $_{m \sqcap}$	Yes				
Estimate y		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
applicable	date.					•	
Include ex the value of (Official Fo	of such assistance an	non-cash d have ind	government assistance it cluded it on <i>Schedule I:</i> Y	you know Your Income		Your exp	enses
	ental or home owners ents and any rent for th		ses for your residence. In	nclude first mortgage	e 4.	\$	650.00
If not	included in line 4:						
4a.	Real estate taxes				4a.	\$	0.00
4b.	Property, homeowner's				4b.	\$	0.00
4c.	Home maintenance, re				4c.	·	0.00
4d.	Homeowner's associational mortgage payme		dominium dues our residence , such as ho	me equity loans	4d. 5.	·	0.00

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ebtor 1	Betty A Thompson	Case num	ber (if known)	
. Utilit	ies:			
. 6a.	Electricity, heat, natural gas	6a.	\$	80.00
6b.	Water, sewer, garbage collection	6b.	· ·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	90.00
6d.	Other. Specify:	6d.	*	0.00
	I and housekeeping supplies	7.	·	400.00
	dcare and children's education costs	8.	\$	0.00
	ning, laundry, and dry cleaning	9.	\$	150.00
			· .	
	onal care products and services cal and dental expenses	10.	· ·	65.00
	•	11.	Ф	60.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	185.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	itable contributions and religious donations	14.	·	0.00
5. Insui	_	14.	Ψ	0.00
	ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	·	85.00
	Other insurance. Specify:	15d.		0.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Spec		16.	\$	0.00
	illment or lease payments:		·	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	· -	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	· .	0.00
	payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	icted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	r payments you make to support others who do not live with you.		\$	0.00
Spec		19.		
). Othe	r real property expenses not included in lines 4 or 5 of this form or on Sche	edule I: Yo	our Income.	
20a.	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.		0.00
	r: Specify:	21.	·	0.00
	· · ·		. Ψ	0.00
	ulate your monthly expenses			
	Add lines 4 through 21.		\$	1,765.00
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	1,765.00
				,
	ulate your monthly net income.		•	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,133.33
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	1,765.00
<i>-</i> -				
23c.	Subtract your monthly expenses from your monthly income.	23c.	\$	368.33
	The result is your monthly net income.	230.	L *	000.00
4 Do v	ou expect an increase or decrease in your expenses within the year after yo	ou file this	form?	
	ou expect an increase of decrease in your expenses within the year after you expect you expect to finish paying for your car loan within the year or do you expect you			e or decrease because o
	ication to the terms of your mortgage?	- 3-3-1	, , : : : : : : : : : : : : : : : : : :	
■ No	0.			
. • •	es. Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Betty A Thompso	on			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
			I Debtor's Scl		12/15
obtaining money		n connection with a bar			nent, concealing property, or or imprisonment for up to 20
Sig	n Below				
Did you pa	y or agree to pay some	eone who is NOT an atto	orney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. I	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
•	alty of perjury, I declare e true and correct.	that I have read the sur	nmary and schedules filed	l with this declaration	and
X /s/ Bet	ty A Thompson		X		
Betty A	A Thompson		Signature of D	Debtor 2	

Date

Signature of Debtor 1

Date **August 3, 2016**

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Εij	l in this inform	nation to identify you	r case.			
_						
De	btor 1	Betty A Thomps First Name	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
			NORTHERN DISTRICT			
Un	illed States ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number _ nown)				_	Check if this is an mended filing
	fficial Fo atement		Affairs for Indivi	duals Filing for E	Bankruptcy	4/16
info nur	ormation. If m	ore space is needed, n). Answer every ques	attach a separate sheet to stion.	this form. On the top of an	e equally responsible for sup ny additional pages, write you	
Pa			rital Status and Where You	u Lived Betore		
1.	What is you	current marital statu	is?			
	☐ Married■ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do n	ot include where you live no	w.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
3. stat					nity property state or territor Rico, Texas, Washington and V	
	■ No	ka aura yau fill aut Sal	andula H. Vaur Cadabtara (C	official Form 106U)		
	T Fes. IVIa	ike sure you iiii out Scr	nedule H: Your Codebtors (C	iliciai Folili 100H).		
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	u received from all jobs and	ng a business during this y all businesses, including par re together, list it only once u		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$7,092.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Betty A Thompson

				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions a exclusions)	and	Sources of inco		Gross income (before deductions and exclusions)
	For last calendar year: (January 1 to December 31, 2015)		■ Wages, commissions, \$21,915.00 bonuses, tips		.00	☐ Wages, combonuses, tips	missions,		
				☐ Operating a business			☐ Operating a I	ousiness	
		dar year be		■ Wages, commissions, bonuses, tips	\$21,453	.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a I	ousiness	
	and other winnings. List each No	public benef If you are fili	it payments; ng a joint cas he gross inco	er that income is taxable. Exapensions; rental income; inter e and you have income that your from each source separate.	est; dividends; money of coureceived together, I	collecte ist it or	ed from lawsuits; aly once under De	royalties; and btor 1.	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions a exclusions)		Sources of inco		Gross income (before deductions and exclusions)
Par	t 3: Lis	t Certain Pa	yments You	Made Before You Filed for	Bankruptcy				
6.	□ No.	Neither De individual puring the No. Yes	pettor 1 nor Deprimarily for a 90 days before Go to line 7 List below expaid that create to adjustment or Debtor 2 or 90 days before Go to line 7 List below expanded include paying the properties of the second se	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the on 4/01/19 and every 3 years r both have primarily consure you filed for bankruptcy, di	d a total of \$6,425* or rats for domestic supportions bankruptcy case. after that for cases file mer debts.	a total more in t obliga ed on c a total re and	of \$6,425* or more pay ations, such as chor after the date of of \$600 or more?	e? ments and the support and adjustment.	ne total amount you nd alimony. Also, do
	Creditor	's Name and	l Address	Dates of payme	nt Total amou	nt	Amount you	Was this p	payment for
					pa	id	still owe		

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ase number (*if known*) Debtor 1 Betty A Thompson Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment Total amount Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you **Insider's Name and Address** Dates of payment **Total amount** Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. ☐ Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

per person

Address:

Describe the gifts

Value

Gifts with a total value of more than \$600

Person to Whom You Gave the Gift and

Dates you gave the gifts

Case 16-24943 Doc 1 Filed 08/03/16 Entered 08/03/16 12:24:48 Desc Main Document Page 47 of 66 ase number (if known) Debtor 1 Betty A Thompson 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Zalutsky & Pinski, Ltd. 7/22/16 \$392.05 111 W. Washington **Suite 1550**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Chicago, IL 60602

Person Who Was Paid

Address

Description and value of any property
transferred

Date payment
or transfer was
payment
made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

☐ Yes. Fill in the details.

Person Who Received Transfer Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made Case 16-24943 Doc 1 Filed 08/03/16 Entered 08/03/16 12:24:48 Desc Main Page 48 of 66 Case number (if known) Document

Debtor 1 **Betty A Thompson**

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.							
	Name of trust	Description and	value of the pro	perty tran	sferred	Date Transfer was made		
Par	List of Certain Financial Accounts, I	nstruments, Safe Depos	sit Boxes, and S	torage Uni	its			
20.	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market houses, pension funds, cooperatives, ass	, or other financial acco	unts; certificate	s of depos	•			
	Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within cash, or other valuables? No	1 year before you filed fo	or bankruptcy, a	ny safe de	posit box or other depo	ository for securities,		
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Who else had access to it? Address (Number, Street, City, State and ZIP Code)		the contents	Do you still have it?		
22.	Have you stored property in a storage uni ■ No □ Yes. Fill in the details.	t or place other than yoເ	ur home within 1	l year befo	re you filed for bankrup	otcy?		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it?	Address (Number, Street, City,		the contents	Do you still have it?		
Par	9: Identify Property You Hold or Control	ol for Someone Else						
23.	Do you hold or control any property that s for someone.	someone else owns? Inc	lude any prope	rty you bor	rrowed from, are storing	g for, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)		(Number, Street, City, State and ZIP		the property	Value		
Par	10: Give Details About Environmental Ir	nformation						
For	he purpose of Part 10, the following defini	itions apply:						
	Environmental law means any federal, sta							

- regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Betty A Thompson

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
	■ No								
		I in the details.							
	Name of sit	e Imber, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
25.	Have you no	tified any governmental unit of	any release of hazardous material?						
	■ No □ Yes. Fil	es. Fill in the details.							
	Name of sit Address (No	e ımber, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
26.	Have you be	en a party in any judicial or adn	ninistrative proceeding under any envi	ironi	mental law? Include settlements a	nd orders.			
	■ No □ Yes. Fill in the details.								
	Case Title Case Numb	er	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case			
Par	t 11: Give D	Details About Your Business or	Connections to Any Business						
27.	Within 4 yea	rs before you filed for bankrupt	cy, did you own a business or have an	ıy of	the following connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A pa	rtner in a partnership							
	☐ An c	fficer, director, or managing ex	ecutive of a corporation						
	☐ An c	wner of at least 5% of the voting	g or equity securities of a corporation						
	No. No	ne of the above applies. Go to F	Part 12.						
	☐ Yes. Ch	eck all that apply above and fill	in the details below for each business	S.					
	Business N	ame	Describe the nature of the business		Employer Identification number				
	Address (Number, Stree	t, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security r Dates business existed	number or ITIN.			
28.		rs before you filed for bankrupt creditors, or other parties.	cy, did you give a financial statement t	to aı		de all financial			
	■ No □ Yes. Fill in the details below.								
	Name Address	t, City, State and ZIP Code)	Date Issued						
	(Manuser, Ottee	., c.,, out and En Oode)							

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Debtor 1 Betty A Thompson Case number (if known)

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Any funds received before filing shall be used for payment of court costs, filing fees, credit reports, credit counseling, postage, paper, copying and other related overhead costs.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$392.05

toward the flat fee, leaving a balance due of \$3,607.95; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: August 3, 2016	•
Signed:	
/s/ Betty A Thompson	/s/ Alexander Tynkov
Betty A Thompson	Alexander Tynkov 6273193
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amounts are	blank. Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re Betty A Thompson		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	RNEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept		s	4,000.00
	Prior to the filing of this statement I have received		\$	392.05
	Balance Due		<u> </u>	3,607.95
2.	\$281.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are members	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na			
6.	6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			ase, including:
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, stac. c. Representation of the debtor at the meeting of credid. d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications of the secured control of the secured creditors of the secured creditors of the secured control of the se	tement of affairs and plan which tors and confirmation hearing, an reduce to market value; exe ons as needed; preparation	may be required; id any adjourned hear emption planning;	rings thereof;
	Outside counsel may be employed und	er firm supervision, and pai	d by our firm.	
7.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any discontinuous control of the debtors in any discontinuous control of the debtors.			proceeding.
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of a sbankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
	August 3, 2016	/s/ Alexander Tyn	kov	
	Date	Alexander Tynko		
		Signature of Attorne Zalutsky & Pinski		
		111 W. Washingto		
		Suite 1550 Chicago, IL 60602	•	
		312-782-9792 Fa		
		admin@ZAPLawF	irm.com	
		Name of law firm		

United States Bankruptcy Court Northern District of Illinois

In re	Betty A Thompson		Case No.	
		Debtor(s)	Chapter	13
	VEI	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	45
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	rs is true and	correct to the best of my
Date:	August 3, 2016	/s/ Betty A Thompson Betty A Thompson Signature of Debtor		

America S Financial Choice Accounts Receivable Ma 875 N Michigan Ave # 312 Chicago, IL 60611

America S Financial Choice Accounts Receivable Ma 910 W Van Buren St Ste 1 Chicago, IL 60607

America's Fi 1415 W 22nd St. Oak Brook, IL 60523

American Express Special Research Po Box 981540 El Paso, TX 79998

ARS/Account Resolution Specialist Po Box 459079 Sunrise, FL 33345

Capital One Po Box 30285 Po Box 62180 Salt Lake City, UT 84130

Capital One Auto Finance P.O. Box 93016 Car Payments Long Beach, CA 90809-3016

Capital One Auto Finance 3905 N. Dallas Parkway Plano, TX 75093

Capital One Auto Finance Po Box 30258 Salt Lake City, UT 84130

Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130 Chase P.o. Box 15298 Wilmington, DE 19850

Chase Po Box 24696 Columbus, OH 43224

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Mtg Po Box 24696 Columbus, OH 43224

City of Chicago Department of Revenue 121 N. LaSalle St. Rm. 107A Chicago, IL 60602

CMRE Financial Services 3075 E Imperial Hwy Suite 200 Brea, CA 92821

Comcast Cable Communications Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Comed Associated Receivable 1058 Claussen Rd Ste 110 Augusta, GA 30907

ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181

Comenity Bank/Newport News Po Box 182125 Columbus, OH 43218 Consumer Portfolio Svc Attn: Bankruptcy 16355 Laguna Canyon Rd Irvine, CA 92618

Credit One Bank Po Box 98873 Las Vegas, NV 89193

Ditech Financial Llc 332 Minnesota St Ste 610 Saint Paul, MN 55101

Fedloan Servicing P.O. Box 69184 Harrisburg, PA 17106

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

Harvard Collection Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630

Heritage Acceptance 1420 S Michigan South Bend, IN 46556

Hertg Accpt 1420 S Michigan South Bend, IN 46556

Hertg Accpt 121 S Main St. Elkhart, IN 46516

Internal Revenue Service Dept of the Treasury P.O. Box 21126 Philadelphia, PA 19114 L J Ross And Associate Po Box 6099 Jackson, MI 49204

Liquid Cash Payday loan

Metabnk/fhut 6250 Ridgewood Rd Saint Cloud, MN 56303

Midwest Emergency Associates ARS/Account Resolution Specialist Po Box 459079 Sunrise, FL 33345

Montgomery Ward 1112 7th Avenue Monroe, WI 53566

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Next Day Payday Loan

Nipsco Trust Rec Sv 541 Otis Bowen Drive Munster, IN 46321

Northwest General Surgeons Merchants Credit Guide 223 W. Jackson Blvd., Ste 400 Chicago, IL 60606

Resurrection Medical Center Grant & Weber 26575 W. Agoura Rd. Calabasas, CA 91302

Us Dept Ed Po Box 1030 Coraopolis, PA 15108 Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

Village Of Riverdale Mcsi Inc Po Box 327 Palos Heights, IL 60463

Village Of South Holland Il Penn Credit Po Box 988 Harrisburg, PA 17108